

State of Michigan
Department of Labor and Economic Growth
Office of Financial and Insurance Regulation
Enforcement Action
April - June 2008

| Name | Enforcement Case No. | Type of License or Registration | Action Taken | Date of Action | Reason for Action | Type of Closure | Date Closed | Fines and Other Penalties |
|---|-----------------------------|--|--|-----------------------|---|------------------------|--------------------|---|
| 1 st Signature Lending, LLC | 5468 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1671 Failure to file annual report | Consent Order | 05-9-08 | \$2,000 Late Penalty Fee \$1,000 Civil Penalty |
| American Equity Insurance Company Gentry Group Katora, Angela | 3692 | Insurance | Notice of Opportunity to Show Compliance | 7-19-05 | MCL 500.1239 Conduct Unbecoming an Agent | Cease and Desist Order | 6-9-08 | \$10,000 Civil Penalty |
| Anderson, Bruce | 5051 | Insurance | Notice of Opportunity to Show Compliance | 4-23-07 | MCL 500.249(a) Failure to Respond | Final Decision | 6-13-08 | Revoke License |
| Abbas, Talal | 5443 | Consumer Finance | Cease & Desist | 1-18-08 | MCL 445.1652 Unlicensed Activity | Cease and Desist | 5-9-08 | Cease and Desist Order |
| B.D. Nationwide Mortgage Company | 5077 | Consumer Finance | Notice of Opportunity to Show Compliance | 5-9-07 | MCL 445.1652 Unlicensed Activity | Final Decision | 4-21-08 | Revoke License |
| Center One Mortgage Corp. | 5469 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1652 Unlicensed Activity | Final Decision | 5-28-08 | Revoke License |
| Comdata Network, Inc. | 5457 | Consumer Finance | Proposed Settlement Agreement | 5-28-08 | MCL 445.1652 Unlicensed Activity | Settlement Agreement | 5-30-08 | \$16,500 Civil Penalty |
| Continental Insurance Group Morgan, Jamie J. | 5004 | Insurance | Notice of Opportunity to Show Compliance | 3-29-07 | MCL 500.249(a) Failure to Respond | Final Decision | 6-13-08 | Revoke License |

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| Deenik, Timothy W. | 4981 | Insurance | Notice of Opportunity to Show Compliance | 5-10-07 | MCL 500.1239 Conduct Unbecoming an Agent | Consent Order | 6-26-08 | \$500 Civil Penalty |
| Dale, Laura | 5536 | Consumer Finance | Order of Prohibition | 3-18-08 | MCL 445.1668a Code Violation of the MBLSLA | Prohibition | 4-2-08 | Order of Prohibition |
| First Choice Finance Service, Limited Partnership | 5173 | Consumer Finance | Proposed Consent Order | 4-24-08 | MCL 445.1652 Unlicensed Activity | Consent Order | 4-28-08 | \$3,000 Civil Penalty |
| First West Mortgage Bankers, LTD | 5470 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1671 Failure to file annual report | Final Decision | 4-21-08 | Revoke License |
| Franklin Credit Management Corp. | 5544 | Consumer Finance | Notice of Opportunity to Show Compliance | 4-28-08 | MCL 445.1657 Failure to Respond | Consent Order | 6-9-08 | \$1,000 Civil Penalty |
| Gritter, Matthew D. | 5472 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1652 Unlicensed Activity | Final Decision | 5-28-08 | Revoke License |
| Harbor Pointe Financial Services, Inc. | 5473 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1671 Failure to file annual report | Final Decision | 4-21-08 | Revoke License |
| Hickman, Timothy D. | 5539 | Consumer Finance | Order of Prohibition | 2-19-08 | MCL 445.1668a Code Violation of the MBLSLA | Prohibition | 6-25-08 | Order of Prohibition |
| James, Mark D. | 5442 | Consumer Finance | Notice of Opportunity to Show Compliance | 3-13-08 | MCL 445.1652 Unlicensed Activity | Final Decision | 6-23-08 | Revoke License |

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| Long, Norman | 5622 | Consumer Finance | Order of Prohibition | 6-16-08 | MCL 445.1668a Code Violation of the MBLSLA | Prohibition | 6-19-08 | Order of Prohibition |
| Lyons Enterprises, Inc. | 5474 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1671 Failure to file annual report | Final Order | 3-3-08 | Revoke License |
| McGill, Duane | 5475 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1671 Failure to file annual report | Final Decision | 4-21-08 | Revoke License |
| Michigan North Mortgage Services, Inc. | 5383 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-10-07 | MCL 445.1671 Failure to file annual report | Consent Order | 5-9-08 | \$10,000 Civil Penalty |
| Orr, James R. | 4876 | Insurance | Notice of Opportunity to Show Compliance | 2-9-08 | MCL 500.1207 Fiduciary Violation; MCL 500.1239 Conduct Unbecoming an Agent | Consent Order | 5-21-08 | \$1,000 Civil Penalty |
| Paypal, Inc. | 5357 | Consumer Finance | Proposed Consent Order | 9-25-07 | MCL 487.1011 Unlicensed Activity | Consent Order | 4-30-08 | \$95,000 Civil Penalty |
| Prime Financial Group, Inc. (The) | 4601 | Consumer Finance | Notice of Opportunity to Show Compliance | 10-24-06 | MCL 445.1652 Unlicensed Activity | Consent Order | 4-2-08 | \$3,000 Civil Penalty |
| Residential Mortgage Marketing | 5477 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1671 Failure to file annual report | Final Decision | 4-21-08 | \$1,000 Civil Penalty |
| Ryder Mortgage, Inc. | 5168 | Consumer Finance | Notice of Opportunity to Show Compliance | 8-27-07 | MCL 445.1672(b) Misrepresentation; MCL 493.75 Non-Protection | Consent Order | 6-19-08 | Voluntarily Surrender License |

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| Shobe Mortgage Solutions, LLC | 5478 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1671 Failure to file annual report | Final Order | 4-29-08 | Revoke License |
| Source Lending Corporation | 5479 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1652 Unlicensed Activity | Final Decision | 5-30-08 | Revoke License |
| Source Mortgage Corporation | 5117 | Consumer Finance | Notice of Opportunity to Show Compliance | 5-9-07 | MCL 445.1671 Failure to file annual report | Final Order | 5-1-08 | Revoke License |
| Specialized Residential Services, Inc. | 5169 | Consumer Finance | Notice of Opportunity to Show Compliance | 6-29-07 | MCL 445.1671 Failure to file annual report | Consent Order | 4-2-08 | \$1,000 Civil Penalty |
| Sutherland, Rod M. | 5480 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1652 Unlicensed Activity | Final Decision | 4-21-08 | Revoke License |
| Synergy Financial Management Corp. | 5039 | Consumer Finance | Notice of Opportunity to Show Compliance | 4-12-07 | MCL 445.1651 Misconduct of Business | Final Order | 6-13-08 | Revoke License |
| VW Mortgage Group LLC | 5483 | Consumer Finance | Notice of Opportunity to Show Compliance | 12-3-07 | MCL 445.1652 Unlicensed Activity | Final Decision | 5-28-08 | Revoke License |
| Winiewski, Paul M. | 5424 | Insurance | Notice of Opportunity to Show Compliance | 10-31-07 | MCL 500.1239 Conduct unbecoming an agent | Final Decision | 3-5-08 | Revoke License |